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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
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| 10/032,153 | 12/21/2001 | Joseph Langner | 384.7459USU | 3568 |
| 7590 08/28/2007 Paul D. Greeley, Esq. Ohlandt, Greeley, Ruggiero & Perle, L.L.P. One Landmark Square, 10th Floor Stamford, CT 06901-2682 | | | EXAMINER LOFTUS, ANN E | |
| | | | ART UNIT 3694 | PAPER NUMBER |
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

| | | | |
|------------------------------|--------------------------------------|---------------------------------------|--|
| Office Action Summary | Application No. 10/032,153 | Applicant(s) LANGNER ET AL. | |
| | Examiner Ann Loftus | Art Unit 3694 | |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
 - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
 - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 18 June 2007.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1,3-20,22-38,42 and 43 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1,3-20,22-38,42 and 43 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 6/18/07 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Response to Arguments

1. This action is in response to the amendment filed on 6/18/07. Claims 1, 3-20, 22-38, 42 and 43 are pending in the application. Claims 2, 21, and 39-41 have been canceled.

2. Applicant's arguments with respect to claims 1, 3-20, 22-38, 42 and 43 have been considered but are moot in view of the new ground(s) of rejection.

3. As regards Official Notice, MPEP 2144.03C sets forth a standard of adequate traverse as "stating why the noticed fact is not considered to be common knowledge or well-known in the art". Applicant has pointed out a lack of documentary evidence but has not addressed why, for each Official Notice, the noticed fact is not considered to be common knowledge or well-known in the art. Thus the collective traverse of Official Notice is inadequate, and the Official Notices taken become accepted.

Drawings

4. The drawing replacement sheets filed 6/18/07 are accepted.

Specification

5. The specification changes filed 6/18/07 are accepted.

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claims 1, 3, 7, 8, 10, 13, 15, 16, 20, 22, 25, 27, 30, 32, 34, 35, 42, and 43 are rejected under 35 U.S.C. 103 as being unpatentable over infoUSA, hereafter called infoUSA further in view of Experian, in view of Allied National, Inc and in view of Stockboss.

As to claim 1, infoUSA teaches a method of providing business information to a user comprising (a) presenting to said user through an integrated interface (website with hyperlinks) one or more menus that permit said user to select one or more of a plurality of business services and to identify a target business. InfoUSA does not specifically teach delivering data from said selected business service concerning said target business through said integrated interface to said user. Experian teaches delivering data from said selected business service concerning said target business through said integrated interface to said user (the internet as a delivery vehicle for small business information services). It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify infoUSA to add delivering data from said selected business service concerning said target business through said integrated interface to said user in order to allow convenient access for the user and avoid order and delivery

delays. Modifying the embodiment would involve adding the new feature to the existing integrated interface (website) thus the feature of the integrated interface would remain in the combination.

InfoUSA teaches business services comprising a credit checking service, a marketing service and a supplier service. Suppliers can be found in the infoUSA Yellow Pages. InfoUSA does not specifically teach collection or alert services. Allied offers collection services and Stockboss offers alert services. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the infoUSA Experian combination to present these services together in a portal arrangement in order to facilitate one-stop access to lots of services for their target audience.

As to claims 20, 42 and 43, the infoUSA Experian Allied Stockboss combination as above teaches a method of providing business information to a user comprised of (a) presenting to said user through an integrated interface, one or more menus that permit said user to select one or more of a plurality of business services; (b) identifying a target business selected by said user; wherein said business services comprise: a credit checking service, a collection service, an alert service, a marketing service, and a supplier service.

InfoUSA teaches preparing a report such as a credit report. Delivering the report is inherent in the fact that the reports are for sale. The credit reports link appears on the infoUSA site, but the work was done by a division called businesscreditUSA.com, further described in the Press release entitled BusinessCreditUSA.com Partners with PIPE(Corporation to Offer Business Credit Reports to B2B Customers On-Line,

6/16/2000. Thus infoUSA teaches preparing a report on said target business based on a selected one of said plurality of business services, and delivering said report to said user. As above, it would have been obvious to a person of ordinary skill in the art at the time of the invention to modify infoUSA to deliver said report through an integrated interface to present these services together in a portal arrangement in order to facilitate one-stop access to lots of services for their target audience.

As to claims 3 and 22, the infoUSA document is a web page from the internet archive, thus inherently it teaches being conducted online.

As to claims 7 and 34, as above, the analysis of claims 5 and 24 would apply.

As to claims 8 and 25, infoUSA anticipates a web page.

As to claims 10 and 27, infoUSA anticipates at least two business services on the same menu.

As to claims 13 and 30, infoUSA anticipates risk evaluation reports (credit reports).

As to claims 15 and 32, infoUSA as first documented above does not teach delivery by email. A second web page from infoUSA teaches delivering data by email in the page listing products. It would have been obvious to a person of ordinary skill in the art at the time of the invention to offer data services by email because it saves the cost of shipping and handling for a CD.

As to claims 16 and 35, InfoUSA teaches the parent claims, but does not teach alert notices. Stockboss teaches alert notices about targeted businesses. It would have been obvious to a person of ordinary skill in the art at the time of the invention to add

alert notices to a business services site because alerts and newsletters are a source of advertising revenue and a way to keep in touch with a customer who has forgotten the web site.

8. Claims 18, 19, 37 and 38 are rejected under 35 U.S.C. 103 as being unpatentable over infoUSA further in view of Experian, in view of Allied National, Inc and in view of Stockboss and further in view of US Patent Application 20020072927 filed 11/14/01 (provisional 11/14/00) by Phelan et al and Official Notice.

As to claims 18, 19, 37 and 38, infoUSA teaches presenting to a user a credit record of at least one of said user's customers. Phelan teaches in paragraph 3 page 1 payment performance as a valuable addition to a credit record. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify infoUSA to add payment performance records in order to help a business analyze credit options for its customers. The infoUSA Experian Allied Stockboss combination of references does not specifically teach communicating a payment performance record to a business service providing system. Phelan teaches communicating a payment performance record to a business service providing system in paragraph 49 page 5. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the infoUSA Experian Allied Stockboss combination to add communicating a payment performance record to a business service providing system in order to collect the information to sell to other users.

Official Notice is taken that it is old and well-known for a user to select records that are communicated to a central system, as shown by claim 40 of US Patent 4114027 filed in 1976 by Slater. It would have been obvious to modify the infoUSA Experian Allied Stockboss Phelan combination to add a user selecting payment performance records that are communicated to said business service providing system in order to allow the user to observe the privacy preferences of his or her customers.

9. Claims 4-6, 9, 14, 17, 23, 24, 26, 31, 33, and 36 are rejected under 35 U.S.C. 103 as being unpatentable over infoUSA further in view of Experian, in view of Allied National, Inc and in view of Stockboss and further in view of Official Notices repeated from the first action.

As to claims 4 and 23, and 9 and 26, infoUSA discloses a web page, but does not specifically disclose an application in a user device operated by the user. Official Notice, as taken in the first action, is repeated: that web pages were commonly displayed in browsers, which are applications commonly run on a user device commonly operated by a user. It would have been obvious to a person of ordinary skill in the art at the time of the invention that the features of infoUSA were at least partially implemented in a browser application in a user device operated by said user in order to allow easy access from commonly available browsers.

As to claims 5 and 24, infoUSA discloses a web page, but does not specifically disclose menus cached in a user device. Official Notice, as taken in the first action, is repeated: that web pages were commonly displayed in browsers, which commonly

cache pages on a user device. It would have been obvious to a person of ordinary skill in the art at the time of the invention that the menus of infoUSA could be cached in a user device in order to re-display the page quickly, without having to fetch the entire page over a network a second time.

As to claims 6 and 33, presuming that a business device is a user device where the user is working on behalf of a business, the analysis of claims 4 and 23 would apply. Official Notice, as taken in the first action, is repeated: that web servers routinely cache popular pages. If a web server is a business device, it would routinely hold cached data in order to improve response times.

As to claims 14 and 31, infoUSA teaches the parent claims. InfoUSA does not teach presenting credit risk with a risk indicator that designates low/moderate/high risk in a color coded manner. Official Notice, as taken in the first action, is repeated: that meter icons are well recognized graphic indicators of risk. Meter icons resemble temperature or pressure gauges, where a rotating indicator needle can rise from a low safer range, often a green wedge to the left, through a middle zone, to a more risky red wedge on the right. It would have been obvious to a person of ordinary skill in the art at the time of the invention to use a meter icon on a report to designate either a low risk, a moderate risk or a high risk in a color coded manner in order to have an icon that would convey meaning quickly to a broad range of people.

As to claims 17 and 36, Official Notice, as taken in the first action, is repeated: that filing related information in a common folder is old and well-known. Because information on paper was commonly filed and organized by folders, the metaphor was

used to organize data on computers as well. It would have been obvious to a person of ordinary skill in the art at the time of the invention to enhance personalization by allowing a user to organize data in folders in order to allow the user to easily find a particular bit of information. Official Notice is taken that business information has long been organized according to the subject company; for instance, all of the Experian information might be together in a folder called Experian. It would have been obvious to a person of ordinary skill in the art at the time of the invention to organize old alert notices by target business in a folder.

10. Claims 11, 12, 28 and 29 are rejected under 35 U.S.C. 103(a) as being unpatentable over infoUSA further in view of Experian, in view of Allied National, Inc and in view of Stockboss, in view of my.hoovers.com and Official Notices from the first action. My.hoovers.com is described in an article from April of 2000 titled Hoover's First to Use Kurion's My.com Solution, from Internetnews.com.

As to claims 11 and 28, My.hoovers.com teaches personalization by allowing users to organize content with keywords (internetnews.com). My.hoovers.com does not specifically teach allowing a user to categorize a target business by customer, supplier, partner, competitor, project or user's company. Official Notice , as taken in the first action, is repeated: that customer, supplier, partner, competitor, project and user's company are common keywords to use for identifying a relationship between companies. It would have been obvious to a person of ordinary skill in the art at the time of the invention to allow a user to use those keywords to categorize business data

because then all businesses with a particular type of relationship would be tagged, and could be used together as input for mail merges and such.

As to claims 12 and 29, My.hoovers.com teaches personalization by allowing users to organize content with keywords (internetnews.com). My.hoovers.com does not specifically teach allowing a user to categorize a target business by: sell to, buy from, compete, get paid and locate. Official Notice is taken that sell to, buy from, compete, get paid and locate are common keywords to use for identifying a relationship between companies. It would have been obvious to a person of ordinary skill in the art at the time of the invention to allow a user to use those keywords to categorize business data because then all businesses with a particular type of relationship would be tagged, and could be used together as input for mail merges and such.

Conclusion

11. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any


extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

12. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ann Loftus whose telephone number is 571-272-7342. The examiner can normally be reached on M-F 8-4.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

AL 8/22/07


ELLA COLBERT
PRIMARY EXAMINER